merit (IRDP) in Andhra Pradesh during the last three years have been as under;—

Year	Amount (in lakhs)
1985-86	. 4767.71
1986-87	. 7098.80
1987-88	8517.30

(b) and (c) It is not correct to say that in most of the cases loans are sanctioned after getting bribes. However, representations regarding corruption, non-sanction of loans, delay in disbursement of loans, write off or remission of dues, rescheduling of repayment reschedule, etc. are received and they are referred to the concerned authorities for necessary corrective action. Corrective measures are taken by banks in respect of complaints with a view to provide necessary redres-ssal to the complainant.

1720. *[Transferred to the \2th August,* 1988]

Participation of Banks in Rural UplifimCnt

1721. SHRIMATI RENUKA CHOWDHURY: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that banks in Andhra Pradesh have not reached the masses so far in the matter of providing resources for their upliftment;

(b) whether the Central Government propose to issue fresh orders to the banks in this regard; and

(c) if so, what are the details thereof?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) to to (c) Under poverty alleviation measures Banks provide assistance to the weaker sections of the society which consist of small and marginal farmers, share crop-pors rural artisans, village and cottage industries, IRDP beneficiaries, DRI beneficiaries and SC/ST beneficiaries. According to the information available from Reserve Bank of India the Scheduled Commercial Banks advances to weaker sections in Andhra Pradesh increased from Rs. 576 chores as at the end of December 1984 to Rs. 681 crores at the end of December, 1985 and further to Rs. 789 crores at the end of December 1986.

The percentage share of weaker sections advances to total advances of scheduled commercial banks in Andhra Pradesh as at the end of December, 1984, 1985 and 1986 works out to be 17.5 per cent, 18.1 per cent and 17.1 per cent respectively— comparatively higher than 7.8 per cent, 9.0 per cent and 9.4 per cent respectively at all-India level at the end of December, 1984, 1985 and 1986.

Thus the performance of banks in meeting credit needs of weaker sections in Andhra Pradesh can be considered quite satisfactory.

Detection of Bank Frauds

1722. SHRI CHANDRIKA PRASAD TRIPATHI: Will the Minister of FINANCE be pleased to state:

(a) 'whether Government propose to conduct research into and monitoring of bank frauds in order to determine the sensitive and vulnerable spots in functioning of banks throughout the country; and

(b) if so, what are the details thereof?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) and (b) The vigilance machinery of public sector banks monitor bank frauds on a continuing basis. Banks, also review of an on-koing basis their own sys'ems and procedures and issue instructions to their branches regarding safeguards to be observed. In addition, the Reserve Bank of India also monitors major fraud cases and examines the *modus operandii* adopted by miscreants in the commission of frauds with a view to providing guidance to the

banks for plugging the loop-holes in their systems and procedures. No separate research programme to locate vulnerable spots in banks' functioning is, therefore, necessary.

Income-tax and Weath Tax Cases pending in Courts

1723. DR. RATNAKAR PANDEY:
SHRI CHANDRIKA PRASAD TRIPATHI:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the number of prosecution cases under the income-tax and wealth-tax acts pending in various courts till March; 1986 was 9.306;

(b) if so, what was Ae figure in March, 1988; and

(c) what steps Government are taking for early and speedy disposal of such cases?

THE MINISTER OF STATE IN THE DEPARTMENT OF REVENUE IN THE MINISTRY OF FINANCE (SHRI AJIT PANJA): (a) As on 31st March, 1986, 9303 prosecution cases under the direct taxes enactments were pending in various courts.

(b) The pendency as on 31-3-1988 was 21,093.

(c) Special Courts for trying economic offences have been set up at Hyderabad, Bangalore, Muzaffarpur, Ernakulam, Indore, Cuttack, Jaipur, Madras Madurai, Allahabad, Kanpur and Delhi. The State Governments of Gujarat, Maharashtra and West Bengal have been requested to similarly set up Special Courts, or earmark certain courts, for exclusively dealing with economic offences.

Mobilisation ot Financial Resources in Punjab to Meet Plan Finance

1724. SHRI HARVENDRA SINGH HANSPAL: Will the Minister of FINANCE be pleased to state:

(a) whether the Central Government continue to insist on Punjab Government to mobilise resources for the current year's plan;

(b) whether due to terrorist activities, the "Punjab Government is not in a position to raise resources;

(c) whether in view of the existing financial constraints, Central Government propose to relax its policies; and

(d) if so, what are the details thereof?

THE MINISTER OF STATE IN THE DEPARTMENT OF EXPENDITURE IN THE MINISTRY OF FINANCE (SHRI B. K. GADHVI): (a) to (d) After discussions with representaties of the State Government, the annual Plan outlay for the curreit year has been fixed at Rs. 700 crores During the current year, the Central Government would provide Rs. 58.11 crores to Punjab as Central assistance for Plan schemes on the basis of their entitlement. In addition, keeping in view the extraordinary situation in Punjab, a special term loan of Rs. 650 crores would be provided to the State Government for funding the said Plan. Having regard to the total requirement of funds for Plan and Non-Plan expenditure, it was agreed after discussions with representatives of Punjab Govt, that the State Govt, would raise Rs 50 crores through additional resource mobilisation measures. Action in this regard is, therefore, to be taken by the State Government.

Cracks Developed in Foundations of Badrinath Shrine Complex

1725. SHRI KAPIL VERMA:
SHRIMATI VEENA VERMA:
KUMARI SUSHILA TIRIA:

Will the Minister of ENVIRONMENT AND FORESTS be pleased to state:

(a) whether according to a report prepared by the Environment Directorate the